Case 19-23786-CMB Doc 18 Filed 11/13/19 Entered 11/13/19 12:21:22 Desc Main

			10.111 1 (10.00 )						
Fill in this information to identify your case:									
Debtor 1	Barbara Mercalde D'Alessandro								
	First Name	Middle Name	Last Name						
Debtor 2 Albert Richard I		unetti							
(Spouse if, filing)	First Name	Middle Name	Last Name						
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA							
Case number (if known)	19-23786								

## Official Form 423

## **Certification About a Financial Management Course**

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

a motion with the court and obtain a court order.

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file Part 1: Tell the Court About the Required Course. You must check one: I completed an approved course in personal financial management: Date I took the course 11/09/2019 Name of approved provider 001 Debtoredu LLC Certificate Number 14912-PAW-DE-033673693 I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one): I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about Incapacity. finances. My physical disability causes me to be unable to complete a course in personal financial management in person, by Disability. phone, or through the internet, even after I reasonably tried to do so. Active duty. I am currently on active military duty in a military combat zone. Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs. Part 2: Sign Here I certify that the information I have provided is true and correct. Date /s/ Barbara Mercalde D'Alessandro **Barbara Mercalde** November 13, 2019 D'Alessandro Signature of debtor named on certificate Printed name of debtor

Case 19-23786-CMB Filed 11/13/19 Entered 11/13/19 12:21:22 Desc Main Doc 18 Page 2 of 2

		17(7(4)))							
Fill in this information to identify your case:									
Debtor 1	Barbara Mercalde D'Alessandro								
	First Name	Middle Name	Last Name						
Debtor 2	Albert Richard Br	Albert Richard Brunetti							
(Spouse if, filing)	First Name	Middle Name	Last Name						
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA							
Case number	19-23786								
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In a joint case, each debtor must take the course, 11 U.S.C. 88 727(a)(11) and 1328(g)

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the prov	vider	does notify the	court, you		rtificate. The provider may notify the cou orm. If the provider does not notify the co s will be discharged.		
		l under chapter i y Code.	7 and you i	need to file this form, f	ile it within 60 days after the first date set fo	r the me	eting of creditors under § 341 of the
					form, file it before you make the last payme of the Bankruptcy Code. Fed. R. Bankr. P. 2		our plan requires or before you file a
		es, the court ca n the court and			e the financial management course. To l	have the	requirement waived, you must file
Part 1:	Tell	the Court Abo	ut the Req	uired Course.			
You mu	ıst ch	eck one:					
	l co	mpleted an apr	proved cou	urse in personal fina	ncial management:		
		Date I took the course		11/09/2019			
				MM/ DD / YYYY			
	Nan	Name of approved provider		001 Debtoredu LLC			
	Cer	ificate Number		14912-PAW-DE-0	33673692		
				e a course in person quirement based on	al financial management because the co (check one):	urt has	granted my
		Incapacity.	I have a finances.		ntal deficiency that makes me incapable of	realizing	or making rational decisions about
		Disability.			ne to be unable to complete a course in perseven after I reasonably tried to do so.	sonal fina	ancial management in person, by
		Active duty.	I am curr	ently on active military	duty in a military combat zone.		
		Residence.			Inited States trustee (or bankruptcy adminis dequately meet my needs.	trator) ha	as determined that the approved
Part 2:	Sig	n Here					
Logrtify	that t	he information I	have provi	ided is true and correc	*		
Ceruly	ulat l	ne inionnation i	nave provi	ided is tide and correct	л.		
		t Richard Bru			Albert Richard Brunetti	_ Date	November 13, 2019
Signa	ature o	f debtor named on	certificate		Printed name of debtor		MM / DD / YYY